



FEMA

# Bullitt County, Kentucky

# Preliminary DFIRM Community Open House

October 8, 2014  
Shepherdsville, Kentucky



# Meeting Agenda

- Introductions
- Overview of Preliminary DFIRMs
- Overview of Map Appeal Process
- Questions and Answers
- Breakout Stations



# Risk and Flood Insurance

## Determine your flood risk

- High Risk – identified Zone A or Zone AE, Special Flood Hazard Area (100-year floodplain) on flood maps
- Moderate Risk – identified as shaded Zone X (500-year floodplain) on flood maps
- Low Risk – Unshaded Zone X areas on flood maps

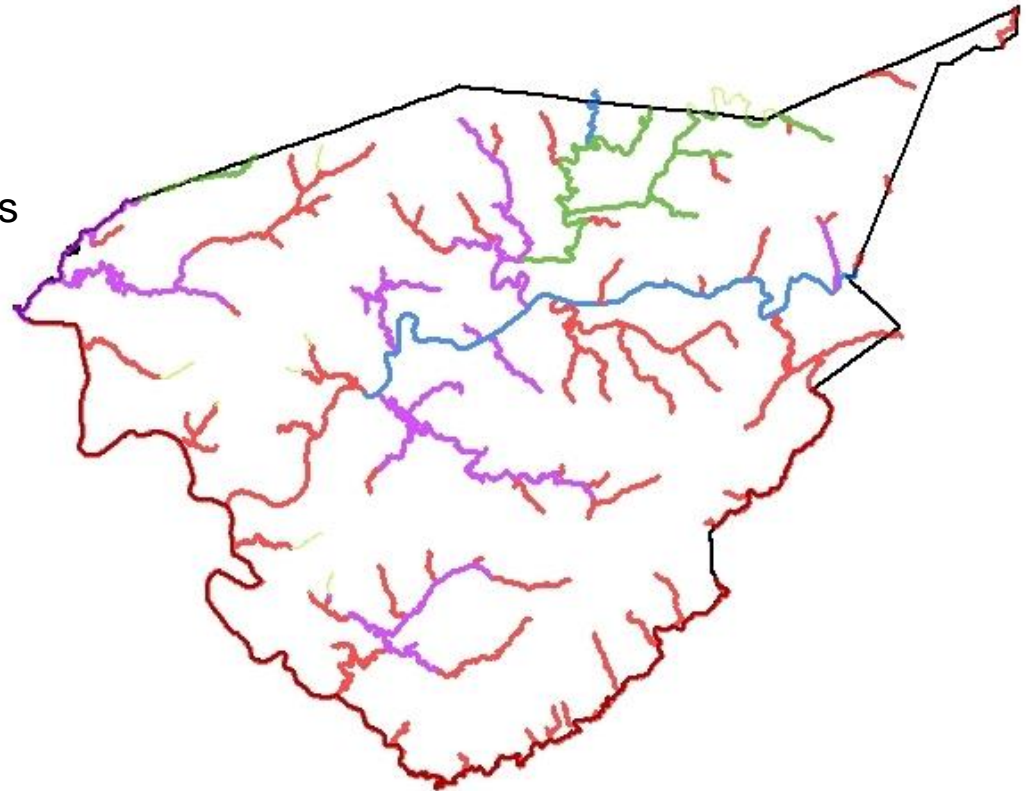
# Risk and Flood Insurance

## Requirements in a High-Risk Zone

- Citizens are required to purchase flood insurance for Federally-backed mortgages
- Citizens will be required to obtain a permit from the community and the State before developing a property or substantially improving a structure
- Please contact Abigail Rains, Kentucky's NFIP Coordinator, for more information

# Preliminary Map Overview

- Preliminary FIRM panels issued December 9, 2011
- 39 revised Preliminary FIRM panels issued October 25, 2013
  - Revisions due to modifications to Salt River hydraulic model
  - Proposed BFEs were corrected
- Study Summary:
  - 22 miles new detailed study
  - 27 miles of limited detailed study
  - 164 miles of approximate study
  - 72 miles of redelineation



## Legend

### Study Summary

- New Zone AE
- Limited Detailed Study
- Approximate
- Redelineation

# Appeal and Comment Period

- Bullitt County will have a **90-day appeal period** for all Special Flood Hazard Areas (SFHAs).
  - **Appeal period began on October 1, 2014**
  - **Appeal period will conclude on January 1, 2015**
- An appeal must be based on data that shows the proposed or modified Base Flood Elevations (BFEs), SFHAs, or floodway designations are scientifically or technically incorrect.
- All other challenges are considered comments.

# Appeals

- Areas that are eligible for appeal include:
  - Areas showing new or revised BFEs or base flood depths
  - Areas showing new or revised SFHA boundaries (including both increases and decreases)
  - Areas where there is a change in SFHA zone designation (e.g. Zone A to Zone AE)
  - Areas showing new or revised regulatory floodway boundaries (including both increases and decreases)

# Comments

- Challenges that do not relate to new or modified BFEs, base flood depths, SFHA boundaries, SFHA zone designations or floodways
- Examples include:
  - Corporate limit revisions
  - Road name errors and revisions
  - Requests that changes effected by a LOMA, LOMR-F or LOMR be incorporated
  - Base map errors



# Appeal and Comment Period

- Please direct your comments to your local floodplain administrator. Your local floodplain administrator will submit all appeals and comments to the Kentucky Division of Water

Community	Floodplain Administrator
Bullitt County	Roanne Hammond
Shepherdsville	Brenda Weidekamp
Lebanon Junction	James Sweat
Hillview	Jim Eadens
Pioneer Village	Recka Daniels

**We will not move forward until your appeals and comments are resolved.**

# Letter of Final Determination

- After the 90-day appeal period has ended and all appeals and comments have been resolved, FEMA will issue a **Letter of Final Determination (LFD)** for Bullitt County.
- Bullitt County will enter a 6-month **Compliance Period** and receive new effective maps after.
- During the Compliance Period, Bullitt County and incorporated communities will adopt the new maps into their floodplain ordinance.

# Compliance Period

- The Kentucky Division of Water will work with you to update your floodplain ordinance. Please contact:

**Abigail Rains**  
**Kentucky NFIP Coordinator**  
**Kentucky Division of Water**  
**200 Fair Oaks Lane, 4<sup>th</sup> Floor**  
**Frankfort, KY 40601**  
**502-564-3410**  
**[Abigail.Rains@ky.gov](mailto:Abigail.Rains@ky.gov)**

# Effective Maps

- After the end of the Compliance Period, Bullitt County and incorporated communities will receive paper copies of the effective Flood Insurance Rate Maps and Flood Insurance Study Report
- All corresponding digital data will also be provided
- A Final Summary of Map Actions (SOMA) will be provided, informing local officials and residents if a Letter of Map Change has been either revalidated or superseded

# Grandfathering

- If a structure was built in compliance with the requirements in place at the time of construction (e.g. current flood maps), the zone and base flood elevation (BFE) that was in effect can be used for rating purposes, if either is affected due to a map change
- If you are affected by a map change and flood insurance is required, you must obtain flood insurance 30 days prior to the effective date of the new maps to be grandfathered
- A property newly mapped into the SFHA will receive a “preferred risk premium” for the year following the map revision
- After the first year, premiums will transition to full risk rates through average annual increases of 15% but not exceeding 18% per policy

# We Are Here to Help!

- The Kentucky Division of Water has a dedicated outreach specialist available to help you explain this information to your elected officials and citizens and guide you through this process.

**Annemarie Cason**

**Kentucky Division of Water**

**200 Fair Oaks Lane, Fourth Floor**

**Frankfort, KY 40601**

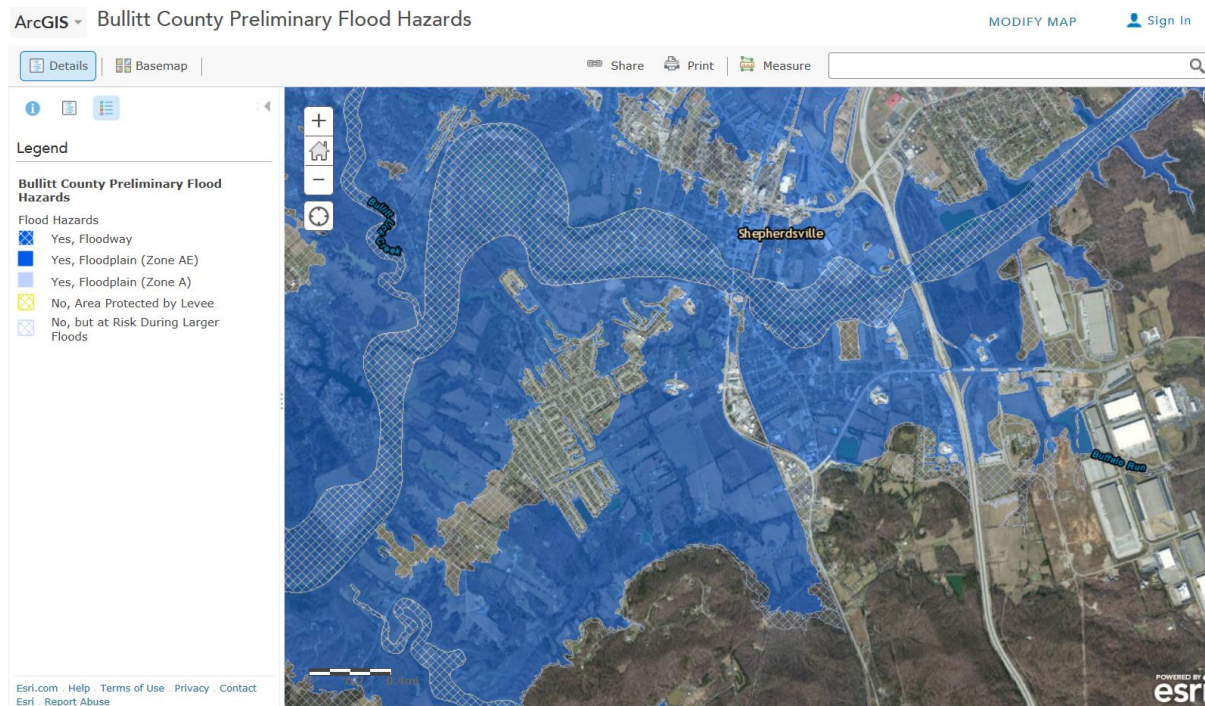
**502.564.3410**

**[Annemarie.Cason@ky.gov](mailto:Annemarie.Cason@ky.gov)**

# Preliminary FIRM Web Resource

- To view the preliminary maps online, visit the following link:

<http://www.arcgis.com/home/webmap/viewer.html?webmap=ed023b9161254f98b01360651aef690>



# Questions and Answers

- **General questions only. Please visit the breakout stations for individual property questions.**



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